that no survey was conducted by them for non-recovery of bank loans. However. RBI had made a study of non- performing assets (NPAs) of public sector banks based on the data upto March 1998.

(b) As reported by RBI, the position of gross non-performing assets and percentage thereof to advances of the public sector banks for the last three years is as under:—

(Rs. crore)

End of March	Gross NPAs	% to Gross Advance
1997	43577	17.84
1998	45653	16.02
1999	51711	15.89

The database of RBI does not generate information on NPAs of banks. State-wise.

(c) RBI has reported that out of 32836 cases transferred to/filed with DRTs upto 30-9-99. 10462 cases have been decided by the Debts Recovery Tribunals and 22374 cases were pending with them.

(d) Banks/Government of India/Reserve Bank of India have taken several steps for recovery of bank dues which include framing and implementation of recovery policy by banks, filing of suits with Civil courts, filing cases with Debts Recovery Tribunals (DRTs), strengthening and setting up more DRTs and DRATs compromise settlement through Settlement Advisory Commitees and monitoring and follow up of non-performing accounts.

In addition, an amendment to Recovery of Debts due to Banks and Financial Institutions (Amendment) Act 2000 bringing about various amendments to the Debts due to banks and financial institutions Act, 1993. which are intended to give more powers to the tribunals has been made.

Pay Scale of Assistant Engineers

3891. SHRI GOPALSINH G. SOLANKI: Will the Minister of FINANCE be pleased to state:

(a) What are the pay scale of Assistant Engineer in various Department *viz.* M.E.S., C.P.W.D., Railways, Water Resources, CWC, P and T, Telecommunications etc.;

(b) what are the basic minimum qualifications of Assistant Engineer of the above said Departments;

(c) whether there is any proposal regarding common pay scale of Assistant Engineers 'Gr.B' in all Central Government Staff; and

(d) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) and (b) A statement regarding pay scales in these Departments and basic minimum qualifications of Assistant Engineers is given in the annexure *[See* Appendix 189, Annexure No. 96]

(c) No, Sir.

(d) Does not arise.

NBFCs into Insurance Sector

3892. SHRI KARNENDU BHATTACHARJEE : Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that some Non-Banking financial institutions (including residuary non-banking institutions) have sought permission to diversify into insurance business;

(b) if so, the names of the companies and financial institutions;

(c) whether it has been decided to accede to their requests and if so, the reasons therefor; and

(d) whether the guidelines framed in this regard by the Reserve Bank of India would be relaxed in the case of the Non-Banking financial companies ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) Reserve Bank of India have reported that no Non-Banking Financial Company (including Residuary Non-Banking Companies) has approached them for permission to diversify into Insurance business.

(b) and (c) Do not arise.

(d) Reserve Bank of India have not framed any guidelines for entry of Non-Banking Financial Companies into Insurance business.